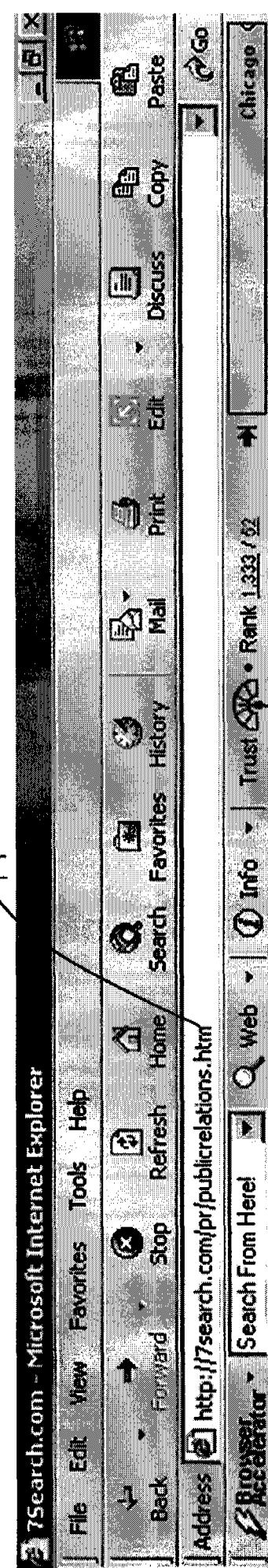


14
Fig. 1



15
Fig. 2

Factors used to determine a website trust score	
Website Contents	
Email address	1 point
Postal address (not a PO box)	1 point
Brick & Mortar for clients to visit	1 point
Phone number available	1 point
Toll free phone number	1 point
A person answers the phone	1 point
Privacy statement page	2 points
Website Features	
Secure Billing Pages	2 points
Top 100 traffic ranking	50 points
Top 1,000 traffic ranking	40 points
Top 10,000 traffic ranking	10 points
Top 100,000 traffic ranking	5 point
Top 1,000,000 traffic ranking	1 point
Third party validation	
ValidatedSite.com	55 points
Truste.com	5 points
BBB	5 points

Score	Total Points
9 - 10	66+
7 - 8	50 to 65
5 - 6	15 to 49
3 - 4	10 to 14
1 - 2	1 to 9
0	0

21 20 22

Score	Total Points
9 - 10	66+
7 - 8	50 to 65
5 - 6	15 to 49
3 - 4	10 to 14
1 - 2	1 to 9
0	0

FIG. 3